



## ***Term Life Insurance and AD&D Flex Coverage Highlights***

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### **Maricopa County Policy # 584741**

Please read carefully the following description of your Unum Term Life and AD&D insurance plan.

#### **Your Plan**

#### ***Eligibility***

All employees regularly scheduled to work 20 hours each week (half- or full-time) and their eligible spouses and children (up to age 19, or 25 if they are full-time students).

#### ***Coverage Amounts***

Employee: Your employer is paying for a base Life and AD&D plan of 1 times annual earnings to a maximum of \$500,000.

You may purchase additional Life and AD&D coverage in variables of 1, 2, 3, 4 or 5 times your annual earnings. Overall Life maximum is \$1,000,000 (base and additional combined). Overall AD&D maximum is \$500,000 (base and additional combined).

#### **Dependent Options – LIFE ONLY**

Option 1: Spouse: \$5,000 Child: \$2,500

Option 2: Spouse: \$10,000 Child: \$5,000

*Dependent Coverage Not to exceed 50% of employee coverage amount*

**Note:** You must be insured under the plan in order to elect coverage for your dependents.

AD&D coverage provides additional benefits for an accidental death, and for an accidental dismemberment, as defined in the schedule of benefits. (contact the Maricopa County Benefit office for additional details).

## **Term Life Insurance and AD&D Flex Coverage Highlights (Continued)**

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### **Guarantee Issue**

If you and your eligible dependents enroll on or before the end of your initial enrollment period as a new hire, you may apply for any amount of coverage up to \$500,000 for yourself (base and additional combined) without evidence of insurability. If you apply for coverage for yourself on or after the end of your initial enrollment period you must complete an Evidence of Insurability form. The increase is not effective until approved by UNUM. If you are not approved for the increase in your coverage, you will automatically remain at the same level you had prior to applying for the increase.

### **During the Annual Enrollment period :**

If you currently have voluntary life coverage you are able to increase your coverage ONE level without completing an Evidence of Insurability form. As long as the total amount of life coverage is less than \$500,000. If your total amount of coverage exceeds \$500,000 (basic and voluntary combined) you must complete an Evidence of Insurability form. The increase is not effective until approved by UNUM. If you are not approved for the increase in your coverage, you will automatically remain at the same level you had prior to applying for the increase. Evidence of Insurability is not required for changes in dependent coverage.

If you DO NOT currently have voluntary life coverage you can enroll during the annual enrollment period for the additional 1x base salary option without Evidence of Insurability. All other options require Evidence of Insurability. Evidence of Insurability is not required for dependent coverage. The coverage is not effective until approved by UNUM.

### **Additional Benefits**

#### **SurvivorSupport® Service**

*SurvivorSupport®* is a personalized financial counseling service offered through Ayco that provides expert, objective financial counseling to survivors and terminally ill employees at no cost to them. This service is also extended to employees upon the death or terminal illness of their covered spouse. The *SurvivorSupport®* Service develops strategies needed to protect resources, preserve current lifestyles and build future security. At no time will the Ayco counselor offer or sell any product or service.

#### **Portability**

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. You must apply for portable coverage for yourself and your dependents and pay the first premium within **45 days** after the date your coverage ends, or you retire from your Employer, or you begin working less than the minimum number of hours as described under Eligible Groups in the plan.

#### **Accelerated Benefit**

If you become terminally ill and are not expected to live more than twelve months, you may request up to 50% of your life insurance amount up to \$500,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.

#### **AD&D Felonious Assault Benefit**

We will increase your AD&D benefit by 10% to a maximum of \$10,000 if you sustain a Loss which is caused by a criminal act of violence, and which occurs while you are engaging in the business of the policyholder, whether on or off the policyholder's place of business.

Criminal act of violence includes, but is not limited to, robbery, theft, hijacking, assault and battery, sniping, murder or civil disturbance. The criminal act of violence must be committed by someone other than you.

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## ***Term Life Insurance and AD&D Flex Coverage Highlights (Continued)***

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### ***AD&D Coma Benefit***

We will pay a benefit to your beneficiary, in accordance with your beneficiary designation, if you sustain an injury, which, independent of all other causes, directly results in your being in a coma. The benefit will be paid at the rate of 2% per month for a maximum of 50 months.

The waiting period for the coma benefit is 31 days from the date you become comatose for which no coma benefits are payable. Payment of this benefit will reduce your total AD&D benefit.

### ***AD&D Repatriation Benefit***

We will pay an additional benefit of 2% of your AD&D benefit to a maximum of \$2,000 for the preparation and transportation of your body to a mortuary chosen by you or your representative if your loss of life is due to an injury.

When combined with two or more Unum Accidental Death and Dismemberment insurance coverages, the combined overall maximum for these coverages together cannot exceed the actual expenses for the preparation and transportation of your body to a mortuary.

Expenses include, but are not limited to, the actual cost of embalming, cremation, the casket and transportation of your body.

We will not pay any expense if your loss of life occurs within 100 miles of your place of residence and for anyone accompanying your body.

### ***Child Care Benefit***

If we approve the claim, we will pay your authorized representative an additional benefit for childcare if you sustain an injury which causes your death within 365 days of the date of your accident.

A dependent child is eligible to receive the child care benefit if he or she is under age 13 and enrolled in a licensed day care facility, school facility or another similar program for 90 continuous days before the date of the accident. Coverage is not extended to include children born after the date of death unless pregnancy commenced prior to the date of death.

Charges will be reimbursed for each eligible dependent child up to a maximum of the lesser of:

Birth to age 5

- A. 5% of your AD&D benefit (in effect at the time of Injury) per year; or
- B. The maximum of \$3,000 per year for four consecutive years.

Age 6 through age 13

- A. 5% of your AD&D benefit (in effect at the time of Injury) per year; or
- B. The maximum of \$3,000 per year for four consecutive years.

The total maximum benefit amount payable is \$12,000.

If, at the time of death, you have no dependent children eligible for the child care benefit, we will pay \$2,000 to your beneficiary.

### ***AD&D Common Carrier Benefit***

If we approve your claim, we will pay an additional benefit of 100% of your AD&D benefit to a maximum of \$50,000 for a loss that is the result of a hazard while you are on the business of a policyholder or pleasure. A hazard is a situation or activity which places your at risk for loss. We pay benefits to you for the following hazards if your loss occurs while riding as a passenger in or getting onto or out of any common public passenger carrier, including air, that is licensed to carry passengers for hire or any transport aircraft of the Military Airlift Command (MAC) of the United States of America, or a like service or another country, as a result of a parachute jump, from an aircraft as described above, or in order to save yourself or as a result of being struck by an aircraft as described above.

These benefits are subject to the conditions, limitations and exclusions of the policy.

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## ***Term Life Insurance and AD&D Flex Coverage Highlights (Continued)***

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### ***AD&D Education Benefit***

If we approve the claim, we will pay your authorized representative on behalf of each of your qualified children an education benefit if you die as a result of injury; and within one year after the date of the accident causing the Injury. The accident causing the Injury must occur while you are insured under the policy.

We must receive proof that each child is a qualified child and the qualified child must continue to be enrolled as a full-time student in an accredited post-secondary institute of higher learning for full-time students beyond the 12<sup>th</sup> grade level.

We will pay 5% of your AD&D benefit per academic year up to a maximum benefit period of 4 years or a maximum benefit amount of \$5,000.

The Education Benefit ends for each qualified child on the earliest of:

1. The date the qualified child fails to furnish the proof that we require;
2. The date the qualified child no longer qualifies as a dependent child for any reason except your death; or
3. The end of the maximum benefit period.

If, at the time of death, you have no dependent children eligible for the education benefit, we will pay \$2,000 to your beneficiary.

### ***Retained Asset Account***

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

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## ***Term Life Insurance and AD&D Flex Coverage Highlights (Continued)***

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A 24-hour network of emergency medical and legal resources offers valuable protection for you and your family when traveling more than 100 miles from home. With just one call, you have access to a global network of highly qualified professionals trained to manage any travel emergency. (Note that spouses traveling on business are not eligible.)

### **Limitations/Exclusions/ Termination of Coverage**

#### ***AD&D Benefit Exclusions***

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Intentionally self-inflicted injury while sane, or self-inflicted injury while sane or insane;
  - Suicide (in Missouri, while sane), or any attempt at suicide;
  - Nuclear war, or war between the following countries: the United States, the state of the former Soviet Union, China, France or the United Kingdom;
  - Disease of the body, bodily or mental infirmity, or any bacterial infection other than bacterial infection due directly to an accidental cut or wound;
  - Service or full-time active duty in the armed forces of any country or international authority;
  - Active participation in a riot;
  - Your voluntary use of any controlled substance. (This is defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970 and all amendments.) This exclusion will apply to you if the controlled substance is prescribed to you by a Doctor and you take the controlled substance in accordance with your doctor's directions.
  - Your criminal voluntary ingestion of that percentage of alcohol in your blood which raises a presumption that you were driving any vehicle used for transportation while under the influence of alcohol. The blood-alcohol level that raises this presumption is governed by the laws of the state in which the accident occurred.
  - An attempt to commit or commission of a crime under state or federal law.
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## **Term Life Insurance and AD&D Flex Coverage Highlights (Continued)**

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### **Termination of Coverage**

Your coverage and your dependents' coverage under the Summary of Benefits ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in the certificate of coverage;
- For dependent's coverage, the date of your death.

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends;
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of divorce or annulment.

Unum will provide coverage for a payable claim which occurs while you and your dependents are covered under the policy or plan.

### **Delayed Effective Date of Coverage**

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Dependent: Insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth.

"Totally disabled" means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

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